

FIG. 1

## FIG. 2a COMPARISON OF TWO COMPLIANT QUESTION SESSIONS

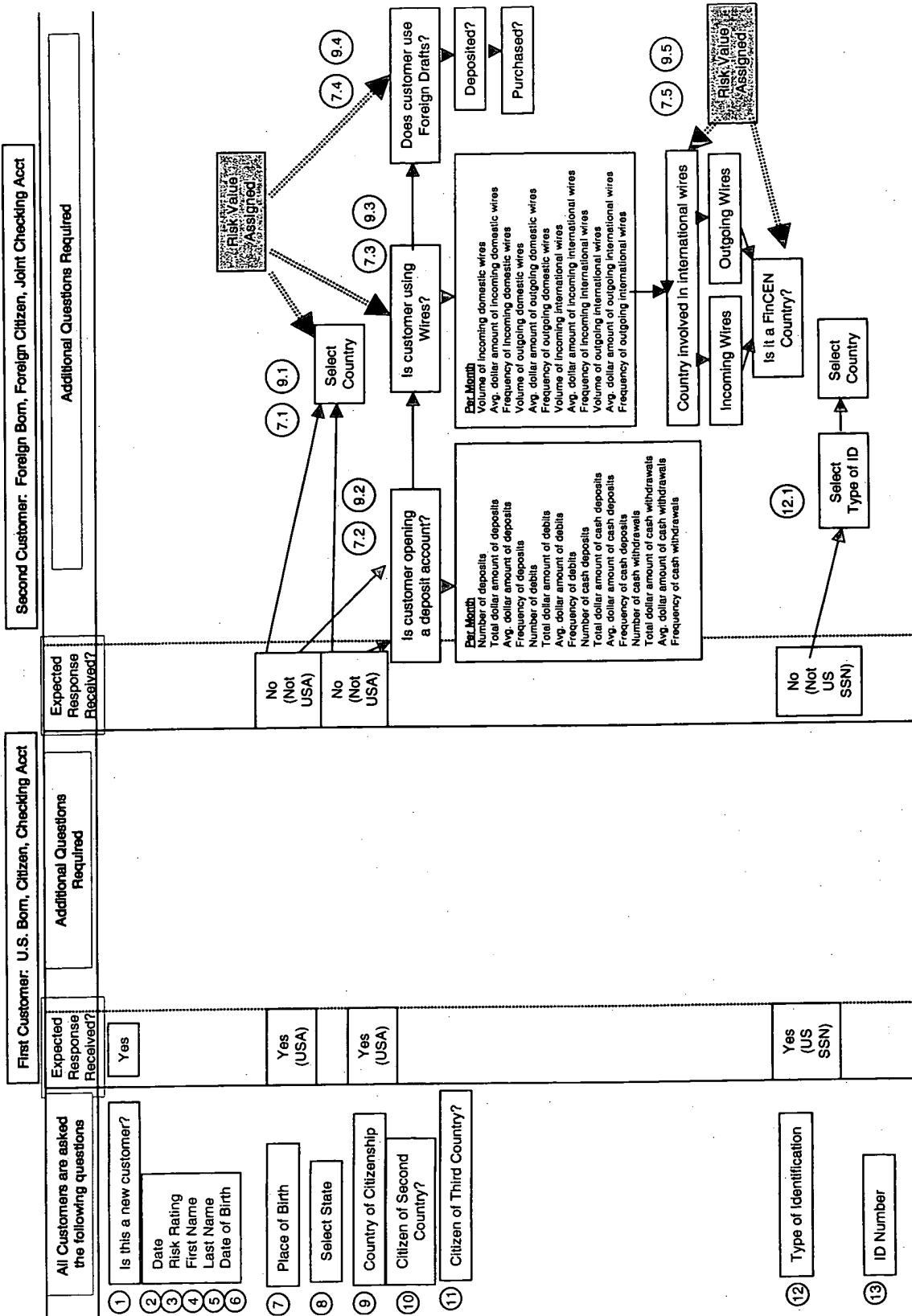


FIG. 2b

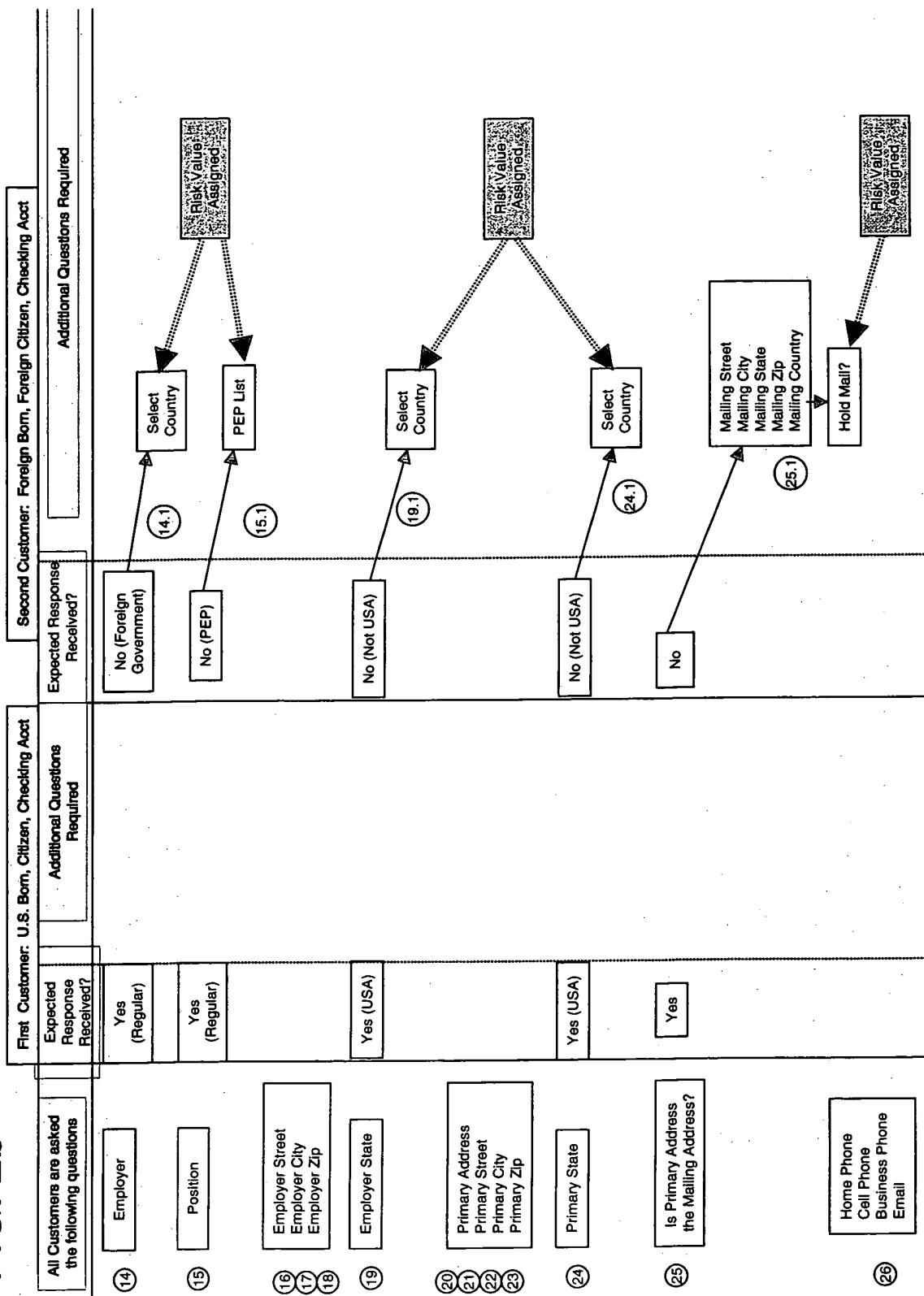
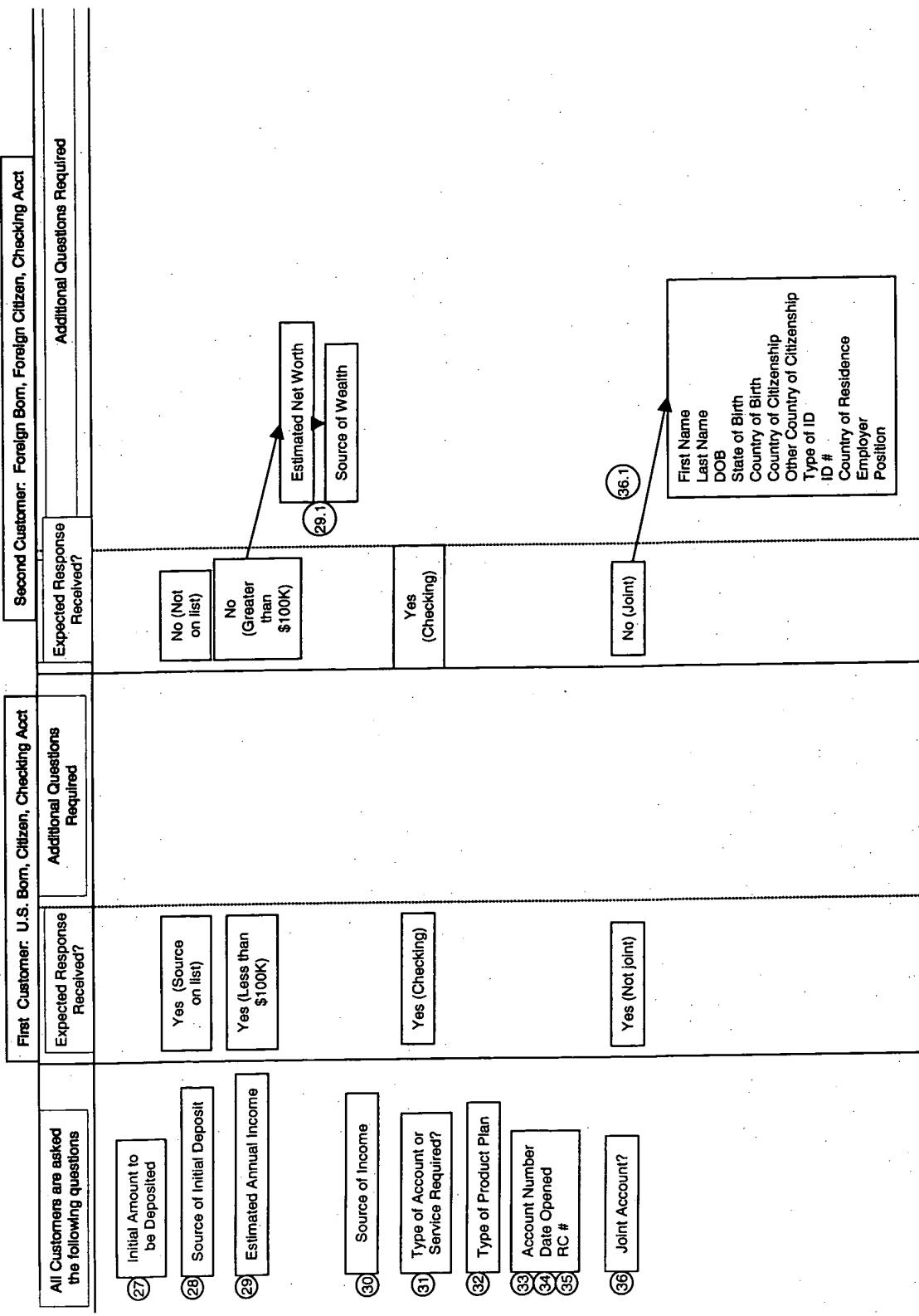


FIG. 2C



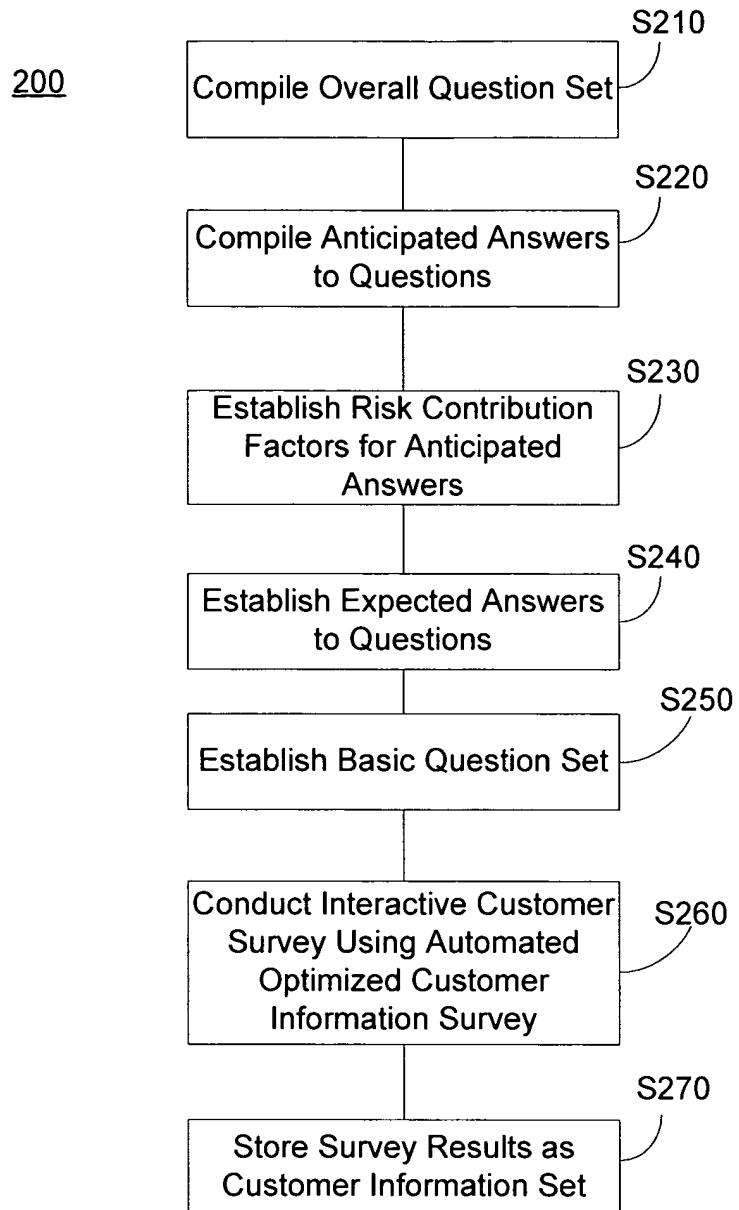
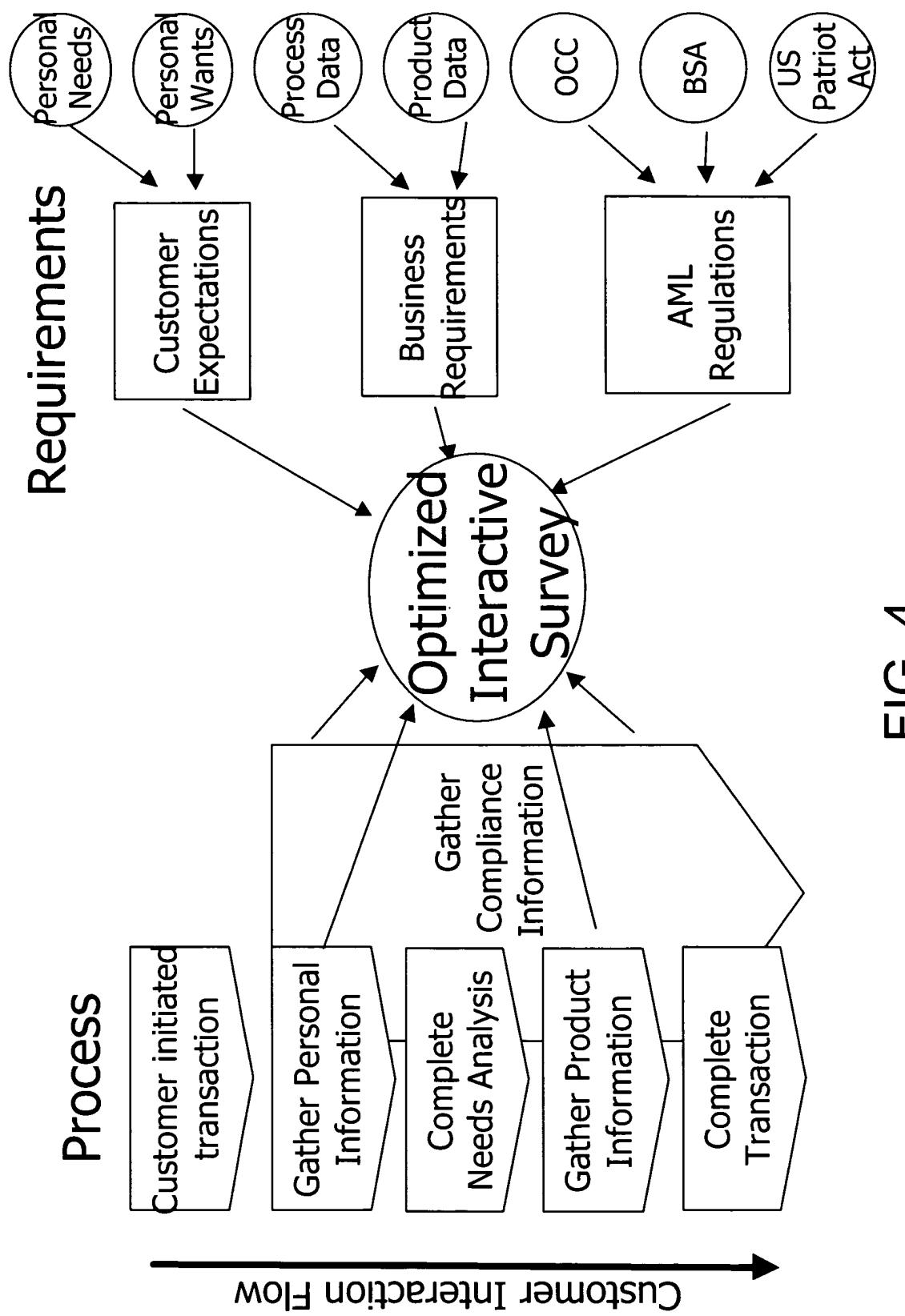


FIG. 3



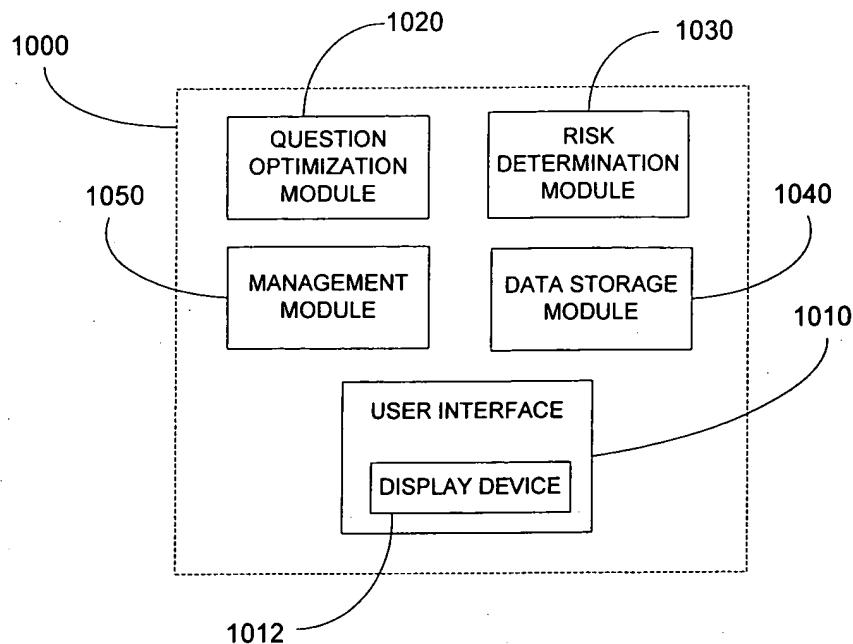


FIG. 5

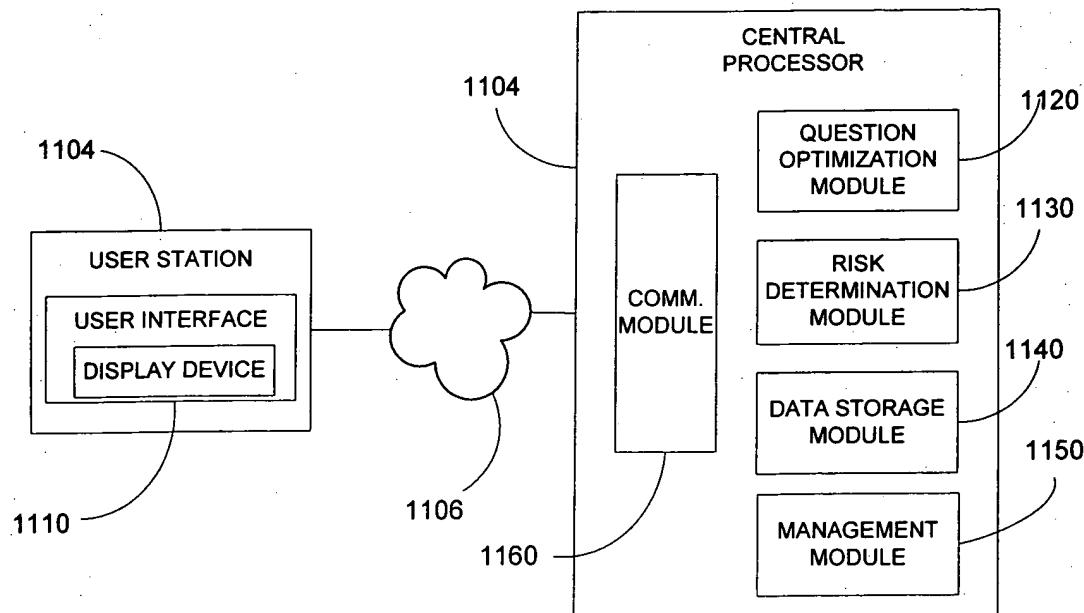


FIG. 6

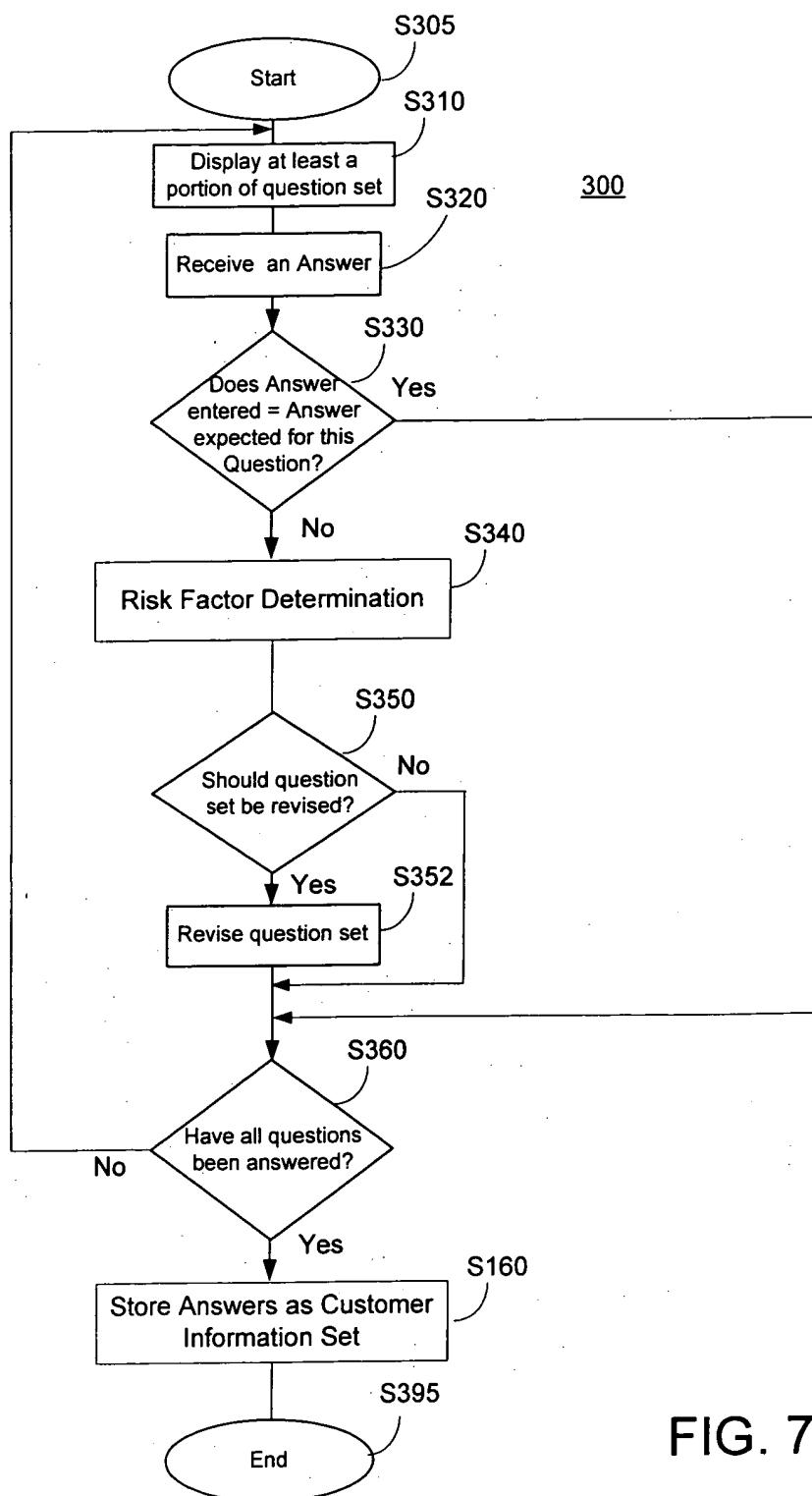


FIG. 7

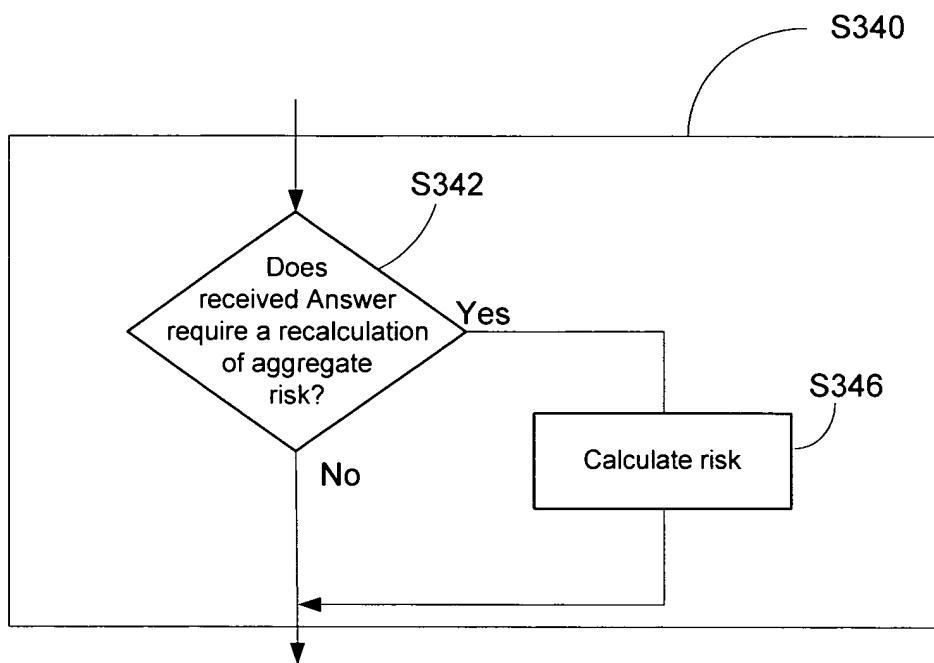


FIG. 8

Customer Identification Program - Individual Microsoft Internet Explorer

File Edit View Favorites Tools Help

RJGGS

General Identification (Page 1 of 1) Information for Primary Accountholder

Customer Identification Program - Individual

New Form  Updated  Date  Risk Rating

410

Primary Accountholder

Enhanced Due Diligence

Last Name	Maddox	Other Lists
First Name	Shawna	Number
Date of Birth	00/00/00	DFAC
Country of Citizenship #1	No	FAFE
Country of Citizenship #2	No	FNCEN
Country of Citizenship #3	No	NRCA
Type of Identification	No	PEP
Identification Number	No	PEP
Country of Issuance	No	PEP
Employee	No	PEP
Position	No	PEP
If other, Explain		
Mailing Address (if available)		
Street	4234 4th St. SE #201	
Trusted sites		

IDENTIFICATION OF PRIMARY ACCOUNTHOLDER

FIG. 9

FIG. 10

410

**RIGGS**

Customer Identification Program - Individual

File Edit View Favorites Tools Help

General Identification  Security  Internet  Microsoft Internet Explorer

New Form  Updated  Date  Risk Rating

**IDENTIFICATION OF PRIMARY ACCOUNTHOLDER**

**REFERRAL / INTRODUCTION**

**FINANCES OF PRIMARY ACCOUNTHOLDER**

Estimated Annual Income (All Sources)

Source of Funds (Check all that apply)

Salary/Wages  Royalties  Investments  Pension   
Public Assistance  Rental Income  Trust  Income from a Family Business   
Other

Estimated Net Worth (All Sources)

Source of Wealth (Check all that apply)

Salary/Wages  Sale of Real Estate  Gift   
Sale of Personal Property  Sale of Securities  Inheritance   
Tax Refund  LMing Trust (Cash)  LMing Trust (Non-Cash)   
Other

Trusted sites

FIG. 11

<input checked="" type="checkbox"/> Customer Identification Program <input type="checkbox"/> Individual - Microsoft Internet Explorer	
File Edit View Favorites Tools Help	
<b>FINANCES OF PRIMARY ACCOUNTHOLDER</b>	
Estimated Annual Income (All Sources)	
Salary/Wages <input type="checkbox"/> Royalties <input type="checkbox"/> Public Assistance <input type="checkbox"/> Rental Income <input type="checkbox"/> Other <input type="checkbox"/>	
Estimated Net Worth (All Sources)	
Salary/Wages <input type="checkbox"/> Sale of Real Estate <input type="checkbox"/> Sale of Securities <input type="checkbox"/> Inheritance <input type="checkbox"/> Living Trust (Cash) <input checked="" type="checkbox"/> Living Trust (Non-Cash) <input type="checkbox"/> Investment Management Account <input checked="" type="checkbox"/>	
Sale of Personal Property <input type="checkbox"/>	
Tax Refund <input type="checkbox"/>	
If Other, Explain <input type="checkbox"/>	
<b>Sources of Funds (Check all that apply)</b>	
Salary/Wages <input type="checkbox"/> Investments <input type="checkbox"/> Pension <input type="checkbox"/> Income from a Family Business <input type="checkbox"/>	
Public Assistance <input type="checkbox"/> Trust <input type="checkbox"/>	
Other <input type="checkbox"/>	
<b>Sources of Wealth (Check all that apply)</b>	
Salary/Wages <input type="checkbox"/> Personal Bank Accounts <input type="checkbox"/>	
Sale of Personal Property <input type="checkbox"/>	
Tax Refund <input type="checkbox"/>	
If Other, Explain <input type="checkbox"/>	
<b>If Living Trust (Cash)</b>	
Securities <input type="checkbox"/> Real Estate <input type="checkbox"/>	
<b>If Investment Management Account</b>	
Transfer from Other Client Account <input type="checkbox"/> Proceeds from Sale of Assets <input type="checkbox"/> Bonus <input type="checkbox"/> Tax Refund <input type="checkbox"/>	
Other <input type="checkbox"/>	

FIG. 12

Customer Identification Program - Individual		530		520																																																																																					
<input type="button" value="New Form"/> <input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="View"/> <input type="button" value="Favorites"/> <input type="button" value="Search"/> <input type="button" value="Help"/>		<input type="button" value="Enhanced Due Diligence"/> <input type="button" value="Risk Ratio"/> <input type="button" value="Low Risk"/>		<input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="View"/>																																																																																					
<h2>IDENTIFICATION OF PRIMARY ACCOUNTHOLDER</h2>																																																																																									
<table border="1"> <thead> <tr> <th colspan="2">Primary Accountholder</th> <th colspan="4">Enhanced Due Diligence</th> </tr> <tr> <th colspan="2"></th> <th>BBB</th> <th>BB</th> <th>BB+</th> <th>AAA</th> </tr> </thead> <tbody> <tr> <td>Last Name</td> <td>PEROTTI</td> <td>No</td> <td>No</td> <td>No</td> <td>N/A</td> </tr> <tr> <td>First Name</td> <td>DAVID</td> <td>No</td> <td>No</td> <td>No</td> <td>N/A</td> </tr> <tr> <td>Date of Birth</td> <td>00000000</td> <td>No</td> <td>No</td> <td>No</td> <td>N/A</td> </tr> <tr> <td>Country of Birth</td> <td>United States</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td>Country of Citizenship</td> <td>United States</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td>Country of Residence</td> <td>United States</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td>Type of Identification</td> <td>Driver's License</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td>Identification Number</td> <td>1111111111111111</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td>County of Residence</td> <td>St. Louis County, MO</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td>Employee Position</td> <td>1103 TUMBLE CT</td> <td>No</td> <td>No</td> <td>No</td> <td>No</td> </tr> <tr> <td colspan="6"> <input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="View"/> </td> </tr> <tr> <td colspan="6"> <input type="button" value="Mailing Address (if available)"/> </td> </tr> </tbody> </table>						Primary Accountholder		Enhanced Due Diligence						BBB	BB	BB+	AAA	Last Name	PEROTTI	No	No	No	N/A	First Name	DAVID	No	No	No	N/A	Date of Birth	00000000	No	No	No	N/A	Country of Birth	United States	No	No	No	No	Country of Citizenship	United States	No	No	No	No	Country of Residence	United States	No	No	No	No	Type of Identification	Driver's License	No	No	No	No	Identification Number	1111111111111111	No	No	No	No	County of Residence	St. Louis County, MO	No	No	No	No	Employee Position	1103 TUMBLE CT	No	No	No	No	<input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="View"/>						<input type="button" value="Mailing Address (if available)"/>					
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First Name	DAVID	No	No	No	N/A																																																																																				
Date of Birth	00000000	No	No	No	N/A																																																																																				
Country of Birth	United States	No	No	No	No																																																																																				
Country of Citizenship	United States	No	No	No	No																																																																																				
Country of Residence	United States	No	No	No	No																																																																																				
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FIG. 13